

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Valisity M. Beal

Debtor(s)

CHAPTER 13

MIDFIRST BANK

Movant

NO. 17-11874 MDC

vs.

Valisity M. Beal

Debtor(s)

11 U.S.C. Section 362

William C. Miller Esq.

Trustee

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$1,854.92**, which breaks down as follows;

Post-Petition Payments:	December 2017 through January 2018 at \$407.01
Late Charges:	November 2017 through January 2018 at \$16.28/month
Suspense Balance	(\$38.94)
Fees & Costs Relating to Motion:	\$1,031.00
<b>Total Post-Petition Arrears</b>	<b>\$1,854.92</b>

2. The Debtor(s) shall cure said arrearages in the following manner;

a) Beginning February 1, 2018 and continuing through July 1, 2018, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$407.01** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month), plus an installment payment of **\$309.16 from February 2018 through June 2018 and \$309.12 for July 2018** towards the arrearages on or before the last day of each month at the address below;

MidFirst Bank  
999 North West Grand Boulevard  
Oklahoma City, OK 73118

b) Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: January 15, 2018

By: /s/Rebecca A. Solarz  
Rebecca A. Solarz, Esquire  
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Date: 1/22/2018

David M. Offen  
David M. Offen Esq.  
Attorney for Debtor(s)

Date: \_\_\_\_\_

\_\_\_\_\_  
William C. Miller Esq.  
Chapter 13 Trustee

2/2/18  
**No Objection:**

Jacqueline J. Chandler  
TRUSTEE

**\*without prejudice to any  
trustee rights or remedies**

Approved by the Court this 7th day of February, 2018. However, the court retains discretion regarding entry of any further order.

A handwritten signature in black ink, reading "Magdeline D. Coleman", with a long horizontal flourish extending to the right.

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Bankruptcy Judge  
Magdeline D. Coleman